American Recovery Service and SWBC Team Up

March 14, 2012 (El Dorado Hills, CA) American Recovery Service (ARS), the premier national repossession servicing firm, and SWBC, a recognized leader and trusted business partner in the financial services industry, have announced the completion of their technology integration which streamlines systems and business processes between the companies. ARS provides nationwide servicing of asset repossessions, skiptracing, impounded asset retrieval, license plate recognition (LPR) recovery, and online remarketing, which will now be available to credit unions utilizing SWBC's AutoPilot® (a suite of risk management services). Through this integration, SWBC is able to provide its partners with access to one of the largest and most successful asset recovery companies in the nation without any disruption to their current repossession process.

Credit unions will enjoy leveraging ARS's services through SWBC's offering with little effort and big results. Every 3 minutes, all day, every day ARS repossesses a vehicle somewhere in the United States.

"One of our goals in 2012 is to expand our relationships with credit unions across the U.S., and it was an easy decision to partner with SWBC in order to make this goal a reality," said Peter Willingham, CEO of ARS. "The two teams have achieved a seamless integration between our companies that is real-time, robust, and built on our proprietary Client Integration Platform (CIP) architecture. The SWBC integration adds to our widespread use of CIP across many different technology platforms. We are excited that through a single integration, we are able to provide a robust offering of services through SWBC's AutoPilot platform." ARS uses its CIP architecture to incorporate third-party technology vendors into ARS's comprehensive suite of services. Digital Recognition Network (DRN) is ARS's LPR partner, and OPENLANE is ARS's online remarketing partner. SWBC, RDN, iRepo & Fair Isaac (RMS and Placement+) provide client integration solutions. Each of these is accomplished through a highly secure, direct web services integration.

To learn more about the full suite of services we offer, please visit us during one of the following conferences: Governmental Affairs Conference (March 18-23), Texas Credit Union League's Annual Meeting and Expo (April 18-20), League of Southwestern Credit Unions' Annual Convention and Expo (June 12-15), and California Credit Union Collectors Council's 25th Annual Education Conference (October 18-20).

ABOUT ARS:

ARS is a leader in the national repossession industry through technology and business processes which deliver top-tier results for the nation's leading auto lenders including the largest banks, captive finance companies, portfolio managers and, now, credit unions. ARS's success has translated into \$2B in wholesale asset value for its clients over the past year, visit ARS's website at www.PKWillis.com

ABOUT SWBC:

Headquartered in San Antonio, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and individuals. With offices across the country, SWBC is committed to providing quality products, outstanding service, and customized solutions in all 50 states. For more information, visit SWBC's website at www.swbc.com.

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